

Status: Path 1 of [Dialog Information Services via Modem]

Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)
Trying 3106900061...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

***** HHHHHHHH SSSSSSSS?

Status: Signing onto Dialog

ENTER PASSWORD:

***** HHHHHHHH SSSSSSSS? *****

Welcome to DIALOG

Status: Connected

Dialog level 01.08.22D

Last logoff: 30sep01 09:54:24

Logon file405 30sep01 22:38:19

FTEXT is set ON as an alias for 15, 9, 623, 810, 275, 624, 636, 621, 813, 16, 160, 1
48, 20, 278, 634, 256.

ABSTR is set ON as an alias for 77, 35, 583, 65, 233, 99, 473, 474, 475, 347.

PATS is set ON as an alias for 348, 349.

CORE is set ON as an alias for FTEXT, ABSTR, PATS.

* * *

SYSTEM:HOME

Menu System II: D2 version 1.7.8 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online
service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).

?b full

>>>"FULL" is not a valid category or service name

>>>No valid files specified

?b ftext

30sep01 22:38:30 User264678 Session D26.1

\$0.00 0.259 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$0.01 TYMNET

\$0.01 Estimated cost this search

\$0.01 Estimated total session cost 0.259 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2001/Sep 29

(c) 2001 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2001/Sep 28

(c) 2001 Resp. DB Svcs.
 File 623:Business Week 1985-2001/Sep W4
 (c) 2001 The McGraw-Hill Companies Inc
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2001/Sep 27
 (c) 2001 The Gale Group
 File 624:McGraw-Hill Publications 1985-2001/Sep 27
 (c) 2001 McGraw-Hill Co. Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2001/Sep 28
 (c) 2001 The Gale Group
 File 621:Gale Group New Prod. Annou. (R) 1985-2001/Sep 28
 (c) 2001 The Gale Group
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2001/Sep 28
 (c) 2001 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2001/Sep 28
 (c) 2001 The Gale Group
 File 20:World Reporter 1997-2001/Sep 30
 (c) 2001 The Dialog Corporation
 File 278:Microcomputer Software Guide 2001/Sep
 (c) 2001 Reed Elsevier Inc.
 File 634:San Jose Mercury Jun 1985-2001/Sep 29
 (c) 2001 San Jose Mercury News
***File 634: Certain records in this file have been removed at the publisher's request. See HELP NEWS634.**
 File 256:SoftBase:Reviews, Companies&Prods. 85-2001/Aug
 (c) 2001 Info. Sources Inc
***File 256: Please note new price changes effective May 1, 2001.**
 See Help Rates256 for details.

Set	Items	Description
---	-----	-----
?s arthur	(w) middleton (w) hughes	
	336357	ARTHUR
	25821	MIDDLETON
	258801	HUGHES
S1	39	ARTHUR (W) MIDDLETON (W) HUGHES
?rd		
>>>	Duplicate detection is not supported for File 623.	
>>>	Duplicate detection is not supported for File 278.	
>>>	Records from unsupported files will be retained in the RD set.	
...	completed examining records	
	S2 23	RD (unique items)
?t s2/3,k/1-23		
>>>	KWIC option is not available in file(s): 278	

2/3,K/1 (Item 1 from file: 15)
 DIALOG(R) File 15:ABI/Inform(R)
 (c) 2001 ProQuest Info&Learning. All rts. reserv.

02055697 57904470

Banners are not dead

Hughes, Arthur Middleton
 Target Marketing v23n8 PP: 82-85 Aug 2000
 ISSN: 0889-5333 JRNL CODE: ZIR
 WORD COUNT: 1122

...TEXT: haven't tried banners yet, do it soon. It may revolutionize your current advertising approach.

ARTHUR MIDDLETON HUGHES is vice president for strategic planning of AM Database Marketing in Los Angeles (www.msdbm...

2/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

02032076 54809010

Don't forget the basics

Hughes, Arthur Middleton

Target Marketing v23n6 PP: 22 Jun 2000

ISSN: 0889-5333 JRNL CODE: ZIR

WORD COUNT: 654

...TEXT: things like this to your business or consumer customers, you will have them for life.

Arthur Middleton Hughes is vice president for Strategic PLanning of MIs Database Marketing of Los Angeles (<http://www...>)

2/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01791740 04-42731

How Safeway built loyalty--especially among second-tier customers

Hughes, Arthur Middleton

Target Marketing v22n3 PP: 46-49+ Mar 1999

ISSN: 0889-5333 JRNL CODE: ZIR

WORD COUNT: 1408

...TEXT: The Safeway program avoided these failures and proved to be an outstanding success.

Author Affiliation:

ARTHUR MIDDLETON HUGHES is executive vice president of The Database Marketing Institute. Author of "The Complete Databases Marketer" (McGrawHill...)

2/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01771094 04-22085

Donor management database use and evaluation

Clemenson, Barbara

Fund Raising Management v29n11 PP: 28-33 Jan 1999

ISSN: 0016-268X JRNL CODE: FUN

WORD COUNT: 4372

...TEXT: to be deluged with multiple appeals, so getting those donors' attention is even more difficult.

Arthur Middleton Hughes suggests three sorts based upon decreasing predictive effectiveness: first response, second frequency, and third monetary... Donor Relations: Enter Database Marketing" Nonprofit World 14:6 (November/December 1996), p. 22.

4 **Arthur Middleton Hughes**, "Boosting Response with RFM: Recency, Frequency, and Monetary analysis finds the buyers in your database...

2/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01727340 03-78330

Trailblazers

Hughes, Arthur Middleton

Marketing Tools v5n6 PP: 26-32 Jul 1998

ISSN: 1076-4879 JRNL CODE: MKT

WORD COUNT: 2389

...TEXT: 5656. Information about Dun & Bradstreet SIC coding can be obtained by calling (800) 350-3867.

Arthur Middleton Hughes 's books can be ordered through the Marketing Tools Web site (www.marketingtools.com).

Author...

2/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2001 ProQuest Info&Learning. All rts. reserv.

00663128 93-12349

Bull's-eye marketing

Benenson, Lisa

Success v40n1 PP: 43-48 Feb 1993

ISSN: 0745-2489 JRNL CODE: SCS

WORD COUNT: 2058

...TEXT: experience and will save you from spending a lot of time and money experimenting," says **Arthur Middleton Hughes**, author of The complete Database Marketer and executive vice president of the Reston, Va, ACS...

2/3,K/7 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2001 Resp. DB Svcs. All rts. reserv.

02407231 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Simple Goal: Please the Customer

(Sears Canada Inc, with 1997 sales of \$4.6 bil, had 79 dealer stores, 8 home furniture centers, 110 full-line retail outlets and 8 clearance outlets in 1997)

Direct, v 11, n 4, p 77+

March 15, 1999

DOCUMENT TYPE: Journal ISSN: 1046-4174 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1503

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

BY **ARTHUR MIDDLETON HUGHES**

SEARS CANADA INC. has managed to solve a database problem that's confounded many marketers...have the paper catalog in front of them, but prefer to order via the Web.

Arthur Middleton Hughes is executive vice president of ACS Inc., Reston, VA. He is the author of "The...

2/3,K/8 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

02487823 Supplier Number: 61871247 (USE FORMAT 7 FOR FULLTEXT)

DCI's eCustomer Conference & Exposition To Be Held In Boston, June 27-29,

2000.

PR Newswire, pNA

May 3, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 429

... president, corporate strategies & operations, priceline.com; David Fowler, vice president of marketing, Silknet Software, Inc.; **Arthur Middleton Hughes**, vice president, The Database Marketing Institute; Jeremy Jaffe, vice president of eCommerce, Liberty Financial; and...

2/3,K/9 (Item 2 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

02407512 Supplier Number: 59239645 (USE FORMAT 7 FOR FULLTEXT)

DCI'S eCustomer Conference & Exposition, Chicago, Feb. 15-17, 2000 to

Feature Best Practice Sessions and Keynote Presentations.

PR Newswire, p5440

Feb 8, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 287

... vice president, American Express Corporate Services; Steven D. Kostyshen, CEO, e- solutions Software, Inc.; and **Arthur Middleton Hughes**, vice president, Database Marketing Institute.

Track Sessions: Presentations will be grouped in tracks sessions and

...

2/3,K/10 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2001 The Gale Group. All rts. reserv.

06733343 Supplier Number: 56534343 (USE FORMAT 7 FOR FULLTEXT)

Service with a:-.(customer service savings from electronic commerce)

Hughes, Arthur Middleton

Direct, v11, n13, p57(3)

Oct, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1358

... factors will be more important than the total amount of direct sales to new customers.

Arthur Middleton Hughes (dbmarkets@aol.com) is executive vice president of The Database Marketing Institute and author of...

2/3,K/11 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2001 The Gale Group. All rts. reserv.

06396927 Supplier Number: 54829205 (USE FORMAT 7 FOR FULLTEXT)

Agents of change: Travelers increases customer retention by getting reps involved on a local level.(Travelers Property Casualty Co)

Hughes, Arthur Middleton

Direct, v11, n7, p77(3)

May 15, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1101

... agents, involves them, and enlists their enthusiastic

participation.

* It makes customers happy, and Travelers profitable.

Arthur Middleton Hughes is vice president of The Database Marketing Institute and author of "The Complete Database Marketer..."

2/3,K/12 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06225714 Supplier Number: 54237538 (USE FORMAT 7 FOR FULLTEXT)
A simple goal: please the customer; Sears Canada solves its retail-catalog channel conflict. (puts retail and direct sales under one manager)
Hughes, Arthur Middleton
Direct, v11, n4, p77(2)
March 15, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1511

... have the paper catalog in front of them, but prefer to order via the Web.

Arthur Middleton Hughes is executive vice president of ACS Inc., Reston, VA. He is the author of "The..."

2/3,K/13 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06110145 Supplier Number: 53698214 (USE FORMAT 7 FOR FULLTEXT)
Building profits with relationship marketing. (successful business-to-business marketing effort of manufacturing company)
Hughes, Arthur Middleton
Direct, v11, n1, p49(2)
Jan, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1010

... an uphill battle to get the ideas of relationship marketing adopted throughout the DM industry.

Arthur Middleton Hughes is executive vice president of ACS Inc., a database marketing company in Reston, VA. He...

2/3,K/14 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

05979583 Supplier Number: 53288477 (USE FORMAT 7 FOR FULLTEXT)
The ecstasy and the agony. (database marketing programs)
Hughes, Arthur Middleton
Direct, v10, n15, p57
Nov, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1227

... This is the story of corporate America. You lose your champion, you lose your program.

Arthur Middleton Hughes is executive vice president of ACS Inc., a database marketing company in Reston, VA. He...

2/3,K/15 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

10468293 SUPPLIER NUMBER: 21144507 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Measuring the loyalty effect. (getting sound advice from the book 'The Loyalty Effect' by Frederick F. Reichheld) (Customer Contact Management) (Column)
Hughes, Arthur Middleton
Direct, v10, n12, p44(2)
Sept 15, 1998
DOCUMENT TYPE: Column ISSN: 1046-4174 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 1398 LINE COUNT: 00119

... drop.

- * Initial processing costs go down.
- * Returns are fewer, losses are lower.
- * Profits go up.

Arthur Middleton Hughes is executive vice president of ACS Inc., a database marketing company in Reston, VA. He...

2/3,K/16 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

10343452 SUPPLIER NUMBER: 20949958 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The great opportunity in multimedia DM. (direct marketing)
Brown, Michael A.
Direct, v10, n9, pB6(1)
July, 1998
ISSN: 1046-4174 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1228 LINE COUNT: 00100

... the way - it's already here!

RELATED ARTICLE: FUN IN THE SUN

Don Libey and Arthur Middleton Hughes will be among the featured speakers at the Business-to-Business Database Marketing Conference, Sept...

2/3,K/17 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

10343438 SUPPLIER NUMBER: 20949944 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tools of the trade. (database marketing)
Hughes, Arthur Middleton
Direct, v10, n9, p64(3)
July, 1998
ISSN: 1046-4174 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2420 LINE COUNT: 00202

... value to evaluate the profitability of each marketing strategy before any serious money is spent.

Arthur Middleton Hughes is executive vice president of ACS Inc., a database marketing company in Reston, VA. He...

2/3,K/18 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

09844694 SUPPLIER NUMBER: 19948699 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Friendly reminder: 3M is boosting sales - and promoting clean air - with a retention program for its Filtrete filters.
Hughes, Arthur Middleton
Direct, v9, n11, p39(2)
Sep 1, 1997

ISSN: 1046-4174 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1549 LINE COUNT: 00122

... those existing customers; and to broaden the products purchased by customers in this identified niche.

Arthur Middleton Hughes is executive vice president of ACS Inc., a database marketing company in Reston, VA. He...

2/3,K/19 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

05220682 SUPPLIER NUMBER: 11314030 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The creative agency database - concept to completion. Success is built on strong leadership, creative team spirit and appreciation for the bottom line.

Hughes, Arthur Middleton
Direct, v3, n2, p46(2)
Feb, 1991

ISSN: 1046-4174 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2078 LINE COUNT: 00161

... however, the database marketing revolution will never get off the ground. That is the challenge.

Arthur Middleton Hughes is executive vice president of ACS Inc. a Reston, Va., a database marketing agency. His...

2/3,K/20 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

14472708 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Top Retention Experts Look Ahead to 2001
PR NEWSWIRE
January 02, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 215

... Customer Retention, Seth Godin, Tom Shirkey, Rick Barlow, Andrea Nierenberg, Ro King, Deborah Lowman Zuccarini, **Arthur Middleton Hughes**, Bob Thompson and Claire Coyne share their insights.

The major theme emerging from the conversation...

2/3,K/21 (Item 2 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

09003315 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DCI's Customer Relationship Management Conference & Exposition to be Held in Chicago, February 15-17, 2000
BUSINESS WIRE
January 05, 2000
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 574

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Sandra Charest, vice president, toysmart.com; Dominick Ranieri, senior vice president, American Express Corporate Services; **Arthur Middleton Hughes**, vice president, Database Marketing Institute; Kathy Biro, CEO, Strategic Interactive Group; Pat Sullivan, CEO, SalesLogix...

2/3,K/22 (Item 3 from file: 20)

DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

09001788 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**DCI'S eCustomer Conference & Exposition To Be Held in Chicago, February
15-17, 2000**
PR NEWSWIRE
January 05, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 394

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... vice president, American Express Corporate Services; Steven D.
Kostyshen, CEO, e-solutions Software, Inc.; and **Arthur Middleton
Hughes**, vice president, Database Marketing Institute.
Best practice sessions will be offered by executives from: Bell...

2/3,K/23 (Item 4 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

04794409 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Fifth Annual Seklemian/Newell Retail Database Marketing Conference
Announced; Customer Management: New Rules of Marketing Coming to Chicago
Hilton, May 5-7, 1999**
BUSINESS WIRE
March 29, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 436

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Speakers include:

- Ernest Speranza, Sr. Vice President, Sales and Marketing
International for Toys "R" Us
- **Arthur Middleton Hughes**, Executive Vice President of the
Database Marketing Institute, and author of Strategic
Database Marketing, "Building...

?s arthur(2w)hughes and profitability (w) analysis
336357 ARTHUR
258801 HUGHES
334 ARTHUR(2W)HUGHES
790174 PROFITABILITY
2914196 ANALYSIS
5234 PROFITABILITY(W)ANALYSIS
S3 5 ARTHUR(2W)HUGHES AND PROFITABILITY (W) ANALYSIS

?rd

>>>Duplicate detection is not supported for File 623.
>>>Duplicate detection is not supported for File 278.

>>>Records from unsupported files will be retained in the RD set.
...completed examining records
S4 3 RD (unique items)
?t s4/3,k/1-3
>>>KWIC option is not available in file(s): 278

4/3,K/1 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

05034474 Supplier Number: 76605783 (USE FORMAT 7 FOR FULLTEXT)
**Your Best Customers May Be Different Tomorrow: Financial technology helps
institutions predict which of their clients are worth fighting
for. (Industry Trend or Event)**

McKendrick, Joseph
Bank Technology News, v14, n7, p1
July, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1884

... 100,000 is expected to double, to 1.6 million, by 2010.
Proper deployment of **profitability analysis** tools will help
banks ...segments use more bank resources, while others have high service
requirements.

ENTER THE VENDORS

Customer **profitability analysis** will help distinguish whether
customers are part of the high-profit or high-maintenance segment...end
commercial customers, also encountered some eye-opening data when it
recently implemented a customer **profitability analysis** system.

"We had some customers that we thought, on the surface, would be
very profitable...reports. First Bancorp has increased its business by 32%
as a result of its new **profitability analysis** capabilities, he says.
By repackaging products to better suit customer behaviors, First Bancorp
expects to...bank increases. Some banks are seeing success with the
concept of "next best product," says **Arthur M. Hughes**, vice president
for strategic planning of M/S Database Marketing in Los Angeles and author
...says. Likewise, a home equity loan offer would not work for renters.

"You use the **profitability analysis** to figure out first, how
profitable are these people to start with," he says. "Then...How do I get a
single customer view so I can do truly accurate customer **profitability
analysis** based on the total relationship with the customer? I need an
accurate, 360-degree view..."

...bank representatives, such as branch managers and loan officers, have
access to the same customer **profitability analysis** information, says
Kim Sutherland, director of Market Line Associates, based in Atlanta.

"Right now, that..."

4/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06733343 Supplier Number: 56534343 (USE FORMAT 7 FOR FULLTEXT)
Service with a:-.(customer service savings from electronic commerce)
Hughes, Arthur Middleton
Direct, v11, n13, p57(3)
Oct, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1358

... cases, companies found that it was not paying its way. Most banks
that have done **profitability analysis** discovered about half of their
customers were unprofitable. A good part of the lack of...factors will be
more important than the total amount of direct sales to new customers.

Arthur Middleton Hughes (dbmarkets@aol.com) is executive vice
president of The Database Marketing Institute and author of...

4/3,K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08226901 SUPPLIER NUMBER: 17368780 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Banks maximizing profits with 'segments of one;' firms have moved away from
giving consumers identical, mass-produced products and messages.(Market
Segmentation: Finding the Best Customers - and Keeping Them)**
Sullivan, Michael P.
American Banker, v160, n145, p2A(3)

July 31, 1995

ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2006

LINE COUNT: 00174

... consultant and professor Kaj Storbacka of Finland, in his report "The Nature of Customer Relationship **Profitability : Analysis** of Relationships and Customer Bases in Retail Banking" for the Swedish School of Economics and...

...say, "If you can imagine it, it probably already exists." This is the view of **Arthur Hughes** in his book, "Strategic Database Marketing."

Marketing executives realize that they must run faster and...

?ds

Set	Items	Description
S1	39	ARTHUR (W) MIDDLETON (W) HUGHES
S2	23	RD (unique items)
S3	5	ARTHUR(2W)HUGHES AND PROFITABILITY (W) ANALYSIS
S4	3	RD (unique items)

?s hughes and profitability(w)analysis

258801 HUGHES

790174 PROFITABILITY

2914196 ANALYSIS

5234 PROFITABILITY(W)ANALYSIS

S5 44 HUGHES AND PROFITABILITY(W)ANALYSIS

?rd

>>>Duplicate detection is not supported for File 623.

>>>Duplicate detection is not supported for File 278.

>>>Records from unsupported files will be retained in the RD set.

...completed examining records

S6 24 RD (unique items)

?t s6/3,k/1-24

>>>KWIC option is not available in file(s): 278

6/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01773812 04-24803

BI meets the spreadsheet phenomenon

Dickey, Sam

Midrange Systems v12n2 PP: 34-36 Feb 9, 1999

ISSN: 1041-8237 JRNL CODE: MRS

WORD COUNT: 918

...ABSTRACT: flowing from simple, run-the-business functions to complex, improve-the-business analysis tools. John **Hughes** of Silvon Software sees the consolidation of tools into single applications as a general market...
...TEXT: needed by that person whether the information means anything to anybody else or not."

John **Hughes**, VP of sales and marketing at Westmont, III.-based Silvon Software, sees the consolidation of tools into single applications as a general market trend. "BI products are becoming more packaged," **Hughes** says. "Analytical functions that solve specific problems, like planning, forecasting, or financial, sales, vendor performance and customer **profitability analysis**, are delivered as applications with the tools below the surface. The user never really touches..."

6/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01331704 99-81100

Is assigning capacity costs to individual products necessary for capacity

planning?

Balakrishnan, Ramji; Sivaramakrishnan, K
Accounting Horizons v10n3 PP: 1-11 Sep 1996
ISSN: 0888-7993 JRNL CODE: ACH
WORD COUNT: 6287

...TEXT: for cost allocations in a classical economics framework.3

In a recent paper, Banker and **Hughes** (BH) (1994) provide theoretical support for the above argument. BH identify a setting in which... determining product profitability.

Next, consider a setting with "soft" capacity constraints as in Banker and **Hughes** (1994). In BH's model, acquiring capacity at the start of the decision problem is...

... cost systems tend to be simple in nature, designed primarily to induce desired behavior. Finally, **profitability analysis** is typically done at the product-line level and not at the individual product level...common resources. Contemporary Accounting Research 9 (Spring): 395-414. Banker, R. D., and J. S. **Hughes**. 1994. Product costing and pricing. The Accounting Review 69 (July): 479-494.

Barefield, J. T... s opportunity cost is determined at the resource level and, as shown by Banker and **Hughes** (1994), full cost data are sufficient to assess product profitability.

Appendix:

We show that when...

6/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01106180 97-55574

Choosing the best route

Hollingworth, Andrew; Dexter, Loraine
Credit Union Management v18n10 PP: 32-35 Oct 1995
ISSN: 0273-9267 JRNL CODE: CUM
WORD COUNT: 1919

...TEXT: have become more sophisticated and technologically savvy. We've adopted powerful new tools, such as **profitability analysis** reporting systems, which allow management to identify each product and business unit's relative contribution...

... unique needs. Making the wrong choice can turn out to be a \$100,000 mistake.

Hughes Aircraft Employees Federal Credit Union recently went through this selection and implementation process as we...

... main use is in marketing research and customer pricing. Many MCIF systems, however, include a **profitability analysis** component, which measures the earnings generated by various members based on their relative product usage...MBA, CPA, is the manager of financial planning, budget and cost accounting for \$15 billion **Hughes** Aircraft Employees Federal Credit Union, Manhattan Beach, Calif: He previously served as an adviser to...

6/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01055180 97-04574

Solving marketing optimization problems using genetic algorithms

Hurley, S; Moutinho, L; Stephens, N M

European Journal of Marketing v29n4 PP: 39-56 1995

ISSN: 0309-0566 JRNL CODE: EJM

WORD COUNT: 6189

...TEXT: testing and combinatorial optimization.

* Price optimization strategies.

* Advertising strategy and media planning.

* Sales management -- customer **profitability analysis**, sales territory design and optimal sales force routeing.

* Distribution management -- site location analysis, optimization of... quadratic assignment problems", Computers & Operations Research, Vol. 18 No. 3, 1991, pp. 275-89.

18. Hughes, M., "Improving products and processes -- ...

6/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2001 ProQuest Info&Learning. All rts. reserv.

00813559 94-62951

Learning in marketing clubland

Wills, Gordon; Wills, Julian

Marketing Intelligence & Planning v11n11 PP: 31-46 1993

ISSN: 0263-4503 JRNL CODE: MIP

WORD COUNT: 9724

...TEXT: level of recruitment would be possible. We hoped to do at least as well as Hughes (1992) at Bristol and West Building Society who achieved 30 per cent with mortgagees. However...first two years has been the scope for "Key Customer Account Management", including "Customer Account **Profitability Analysis**". No customers currently receive any discounts for quantities purchased of the same or different titles...NatWest Bank", International Journal of Quality Reliability Management, Vol. 7 No. 4, pp. 19-28.

Hughes, T.J. (1992), "The Customer Database at Bristol West Building Society", International Journal of Bank...

6/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2001 ProQuest Info&Learning. All rts. reserv.

00627350 92-42452

The Foreman's Friend

Montgomery, Leland

Financial World v161n16 PP: 56-58 Aug 4, 1992

ISSN: 0015-2064 JRNL CODE: TWO

WORD COUNT: 1189

...TEXT: That's why last December Harris Semiconductor joined the ranks of Hewlett-Packard, General Electric Hughes Aircraft and scores of others using a revolutionary new costing method EDS's Cokins, can...

... has yet to fully explore: how to use true costs to share product planning and **profitability analysis** with the marketing department. The theory is that marketing and pricing can be guided by...

6/3,K/7 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

02511999 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wholesalers focus on larger, bigger accounts

(Amarillo Hardware uses customer profitability analysis to retain best-performing accounts; Paxton The Wood Source leads hardlines and LBM distributors with 125,000 accounts)

National Home Center News, v 25, n 12, p 1+

June 21, 1999

DOCUMENT TYPE: Journal; Ranking ISSN: 0192-6772 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 958

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(Amarillo Hardware uses customer profitability analysis to retain best-performing accounts; Paxton The Wood Source leads hardlines and LBM distributors with...

)

ABSTRACT:

Building materials distributors are taking different approaches to increasing their accounts. Amarillo Hardware performs customer **profitability analysis** to weed out companies that are not purchasing enough supplies. It has also implemented the...

TEXT:

...buying or dormant accounts. Twice annually, Texas-based Amarillo Hardware does a "customer growth and **profitability** " **analysis** of its 758 accounts. "It's helped us focus where to put our resources," said...

...gross profit margins on these customers," added McKnight.

Terry Helms agreed. As marketing director for **Hughes** Supply, a fast-growing Florida-based distributor of electrical and plumbing supplies with over 100 of **Hughes** Supply's 450 branches offer "key account" programs for high-volume contractor customers, according to...

6/3,K/8 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0457598 BW1012

COMSHARE: Comshare reports a 60% increase in second quarter net income; client/server application software sales drive fourth consecutive quarter of license fee growth

January 19, 1995

Byline: Business Editors & Computers/Electronics Writers

...core, to meet end user application requirements for financial planning, sales and marketing reporting and **profitability analysis** .

"With the introduction of Windows versions and enhanced features to our products, financial and retail...the current presentation.

*T

CONTACT: Comshare, Incorporated, Ann Arbor
Kathryn Jehle, 313/769-6723
Ricia **Hughes** , 313/769-6068

KEYWORD: MICHIGAN

INDUSTRY KEYWORD: COMPUTERS/ELECTRONICS COMED EARNINGS

6/3,K/9 (Item 1 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

01761431 SUPPLIER NUMBER: 16669229 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Alphabetical listings: how to use the 1995 Health Management Technology market directory issue.
Health Management Technology, v00000016, n3, p14(64)
Feb 15, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 66155 LINE COUNT: 05980

... Pass Rd.,
Ste. 350 Concord, CA 94520 (510) 602-2790; FAX: (510) 602-2796 Bruce
Hughes Senior Member Market: CA, NV, AZ, OR, WA, CO, UT, NM, ID Hospitals;
HMO/PPO...Ashland, MA 01721 (800) 394-7171; (508) 881-7722; FAX: (508)
881-8161 Thomas W. **Hughes** Market: National; Canada Hospitals Diversified
materials management, pharmacy and distribution consulting firm, providing
consulting support...products serve as HUBS for the exchange,
interpretation and routing of data among disparate systems.
Hughes LAN Systems 1225 Charleston Rd. Mountain View, CA 94043 (800)
395-5267; (415) 966-7460...

...Total Installed: 6,000 Price Range: \$1,995 to \$50,000 Hardware/Operating
System: Any **Hughes** LAN Systems offers strategic-network products and
services to meet the business information needs of today's multinational
corporations. **Hughes** also works with third-party vendors to resell
outstanding niche products, commodity products and network...case-mix
analysis and employee payroll budgeting. Features include: case-driven
flexible budgeting, managed-care **profitability analysis**, clinical
treatment protocols, product-line management and budget modeling.
Johnson Controls Network Integration Services (JCNIS...

6/3,K/10 (Item 1 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

05034474 Supplier Number: 76605783 (USE FORMAT 7 FOR FULLTEXT)
Your Best Customers May Be Different Tomorrow: Financial technology helps institutions predict which of their clients are worth fighting for. (Industry Trend or Event)
McKendrick, Joseph
Bank Technology News, v14, n7, p1
July, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1884

... 100,000 is expected to double, to 1.6 million, by 2010.
Proper deployment of **profitability analysis** tools will help
banks ...segments use more bank resources, while others have high service
requirements.

ENTER THE VENDORS

Customer **profitability analysis** will help distinguish whether
customers are part of the high-profit or high-maintenance segment...end
commercial customers, also encountered some eye-opening data when it
recently implemented a customer **profitability analysis** system.

"We had some customers that we thought, on the surface, would be
very profitable...reports. First Bancorp has increased its business by 32%
as a result of its new **profitability analysis** capabilities, he says.
By repackaging products to better suit customer behaviors, First Bancorp
expects to...Some banks are seeing success with the concept of "next best
product," says Arthur M. **Hughes**, vice president for strategic planning of
M/S Database Marketing in Los Angeles and author laugh off a \$2,000 life
insurance offer, **Hughes** says. Likewise, a home equity loan offer would
not work for renters.

"You use the **profitability analysis** to figure out first, how

profitable are these people to start with," he says. "Then...How do I get a single customer view so I can do truly accurate customer **profitability analysis** based on the total relationship with the customer? I need an accurate, 360-degree view...

...bank representatives, such as branch managers and loan officers, have access to the same customer **profitability analysis** information, says Kim Sutherland, director of Market Line Associates, based in Atlanta.

"Right now, that...

6/3,K/11 (Item 2 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

04639183 Supplier Number: 61636280 (USE FORMAT 7 FOR FULLTEXT)
SOFTWARE ADVANCES: PERKINS ENGINES CHOOSES QAD ECOMMERCE SOFTWARE.
Manufacturing Automation, v9, n4, pNA
April, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 688

... wwill be incorporated into QAD applications. A prominent member-customer, Avon, is represented by Chris **Hughes**, Avon's director of global supply chain, US., who commented, "We are excited about playing... CPDG will drive QAD software enhancements in such areas as e-commerce, pricing and promotion, **profitability analysis** by customer/brand /category, customer service metrics, and product costing in multi-national integrated supply...

6/3,K/12 (Item 3 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

04594936 Supplier Number: 60092352 (USE FORMAT 7 FOR FULLTEXT)
QAD customers help develop industry-specific and e-business software functionality; Avon tops list of QAD customers in consumer products and food & beverage industries driving QAD solution enhancements.
M2 Presswire, pNA
March 14, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 671

... with QAD to drive the development of functionality that meets our business requirements," said Chris **Hughes**, Director of Global Supply Chain - U.S. at Avon. "We are excited about playing a...CPDG will drive QAD software enhancements in such areas as e-commerce, pricing and promotion, **profitability analysis** by customer/brand/category, customer service metrics, and product costing in multi-national integrated supply...

6/3,K/13 (Item 1 from file: 621)
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

02939813 Supplier Number: 76689346 (USE FORMAT 7 FOR FULLTEXT)
Mott's Realizes Improved Processes and Lower Costs by Using IXOS as Global eBusiness Document Management Solution.
Business Wire, p0117
July 23, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1263

... it up on IXOS and e-mail information to whomever is requesting it," said Melissa Hughes, Customer Account Manager at Mott's. "Additionally, we've cut down on our filing and...

...to perform weekly idoc archiving, work-item archiving, warehouse management transaction archiving and Costing and Profitability Analysis (COPA) archiving. Additionally, they have used archiving for cleaning up their customer master and material...

6/3,K/14 (Item 2 from file: 621)
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01240146 Supplier Number: 44352626 (USE FORMAT 7 FOR FULLTEXT)
COMSHARE REPORTS FIRST QUARTER RESULTS
PR Newswire, pN/A
Jan 12, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1143

... of Commander EIS for local area networks (LAN) and Commander Profit, a new application for profitability analysis and reporting that is built on top of Commander EIS LAW. "We are pleased to...current presentation."
-0- 10/21/93
/CONTACT: T. Wallace Wrathall, 313-769-6177, or Ricia Hughes, 313-769-6068, both of Comshare/
(CSRE)

6/3,K/15 (Item 1 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0629989 DE001
COMSHARE INTRODUCES WINDOWS-BASED PROFIT PERFORMANCE ANALYSIS APPLICATION; ADDRESSES CORPORATE-WIDE PROFIT PERFORMANCE

DATE: September 13, 1993 07:40 EDT WORD COUNT: 1,056

...Comshare. "Twenty-four percent of our Comshare Commander EIS customers already are performing sophisticated product profitability analysis. By providing a customizable, packaged EIS based application, Commander Profit is delivering on-demand information...

...and product names are the property of their respective owners.

CONTACT: (Editors and reporters) Ricia Hughes of Comshare, 313-769-6068, or (for other inquiries), Comshare Marketing, 1-800-922-7979...

6/3,K/16 (Item 2 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0296180 DE007
COMSHARE AND HOGAN SYSTEMS ANNOUNCE NEW STRATEGIC PARTNERSHIP

DATE: August 20, 1990 11:55 EDT WORD COUNT: 278

...EIS) software.

New applications being developed by Hogan will provide banking executives with large-scale **profitability analysis** capabilities in which the EIS component will play a critical role.

Hogan Systems President and...

CONTACT: Ricia Hughes of Comshare, Inc., 313-994-4800, ext. 250;
Dalene Nichols of Hogan Systems, Inc., 214...

6/3,K/17 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06733343 Supplier Number: 56534343 (USE FORMAT 7 FOR FULLTEXT)
Service with a:-(customer service savings from electronic commerce)
Hughes, Arthur Middleton
Direct, v11, n13, p57(3)
Oct, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1358

... cases, companies found that it was not paying its way. Most banks that have done **profitability analysis** discovered about half of their customers were unprofitable. A good part of the lack of...be more important than the total amount of direct sales to new customers.

Arthur Middleton Hughes (dbmarkets@aol.com) is executive vice president of The Database Marketing Institute and author of...

6/3,K/18 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06443051 Supplier Number: 55013563 (USE FORMAT 7 FOR FULLTEXT)
Wholesalers focus on larger bigger accounts.
CANLEN, BRAE
National Home Center News, v25, n12, p5
June 21, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 985

... buying or dormant accounts. Twice annually, Texas-based Amarillo Hardware does a "customer growth and **profitability analysis** of its 758 accounts. "It's helped us focus where to put our resources," said...

...gross profit margins on these customers," added McKnight.

Terry Helms agreed. As marketing director for **Hughes Supply**, a fast-growing Florida-based distributor of electrical and plumbing supplies with over 100....

...true anymore," quipped Helms, who suggested a 115-20 formula in its place. Some of **Hughes Supply's** 450 branches offer "key account" programs for high-volume contractor customers, according to...

6/3,K/19 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

09133310 SUPPLIER NUMBER: 18876626 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Management/marketing editorial listings. (periodical publishing) (Directory)
Folio: the Magazine for Magazine Management, v25, n18, p11(20)
Annual, 1997

DOCUMENT TYPE: Directory ISSN: 0046-4333 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 14269 LINE COUNT: 01303

... Customer Insight Company develops PC-based database marketing software that allows companies to perform segmentation, **profitability analysis**, modeling, targeted direct marketing and detailed marketing analysis. The revolutionary ANALYTIX(R) system employs a...Avenue New York, NY 10017 (212) 661-6360 FAX (212) 370-0736

Contact: Gordon T. **Hughes** II, President & CEO; Bill Giacalone, VP Marketing; Carlese Westock, Manager Membership Services.

Membership: Over 140...

6/3,K/20 (Item 2 from file: 148)
DIALOG(R) File 143:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08405959 SUPPLIER NUMBER: 17837379 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AMERICA WEST AIRLINES NAMES BERNARD L. HAN AS VICE PRESIDENT OF FINANCIAL PLANNING AND ANALYSIS
PR Newswire, p124LAW056
Jan 24, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 216 LINE COUNT: 00024

... the aviation industry demonstrating success in multiple areas of airline financial analysis, including financial planning, **profitability analysis**, yield management and fleet planning," said Doug Parker, senior vice president of finance and chief...

...American Airlines for three years in financial planning and analysis and for two years with **Hughes** Aircraft Company in its space and communications group.

"I'm looking forward to joining the...

6/3,K/21 (Item 3 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08226901 SUPPLIER NUMBER: 17368780 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks maximizing profits with 'segments of one;' firms have moved away from giving consumers identical, mass-produced products and messages. (Market Segmentation: Finding the Best Customers - and Keeping Them)
Sullivan, Michael P.
American Banker, v160, n145, p2A(3)
July 31, 1995
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2006 LINE COUNT: 00174

... consultant and professor Kaj Storbacka of Finland, in his report "The Nature of Customer Relationship **Profitability : Analysis** of Relationships and Customer Bases in Retail Banking" for the Swedish School of Economics and...

...If you can imagine it, it probably already exists." This is the view of Arthur **Hughes** in his book, "Strategic Database Marketing."

Marketing executives realize that they must run faster and...

...as individuals with personal desires and preferences. "They like being called by name," says Mr. **Hughes**. "They want thoughtful service provided by sales staff, customer service, operations, and technical support. They ...

6/3,K/22 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

06806799 SUPPLIER NUMBER: 14903636 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Entry under the Merger Guidelines 1982-1992. (Symposium on New 1992 Merger Guidelines)
Coate, Malcolm B.; Langenfeld, James
Antitrust Bulletin, 38, n3, 557-592
Fall, 1993
ISSN: 0003-603X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12652 LINE COUNT: 01008

... sufficiency of entry. One form of this three part argument was rejected in the Baker **Hughes** case by future Supreme Court Justice Clarence Thomas, writing for the Appeals Court for the...was physically straightforward. Overall, the evidence implied entry would keep the market competitive.

In Baker **Hughes**, the DOJ argued that "as a matter of law., section 7 defendants can rebut a...

...conditions of entry should be evaluated based on the totality of the evidence. Again, Baker **Hughes** makes the potential competition point noting that "a firm that never enters a market can keep that market competitive." (47)

The court in Baker **Hughes** focused on evidence of both actual and potential entry. It noted that two firms had...

...findings on the lack of barriers and ease of entry. Both Waste Management and Baker **Hughes** note potential entry, standing alone, can maintain competitive prices. Recent examples of actual entry, although... predictor of the merging parties' competitive significance in the market. (4) U. S. v. Baker **Hughes**, 731 F. supp. 3, aff'd, 908 F.2d 981 (D.C. Cir. 1990). (5...

...Rule, Merger Enforcement Policy: Protecting the Consumer, 56 Antitrust L.J. 745 (1988). (21) This **profitability analysis** should also be done in the context of the dynamics of an industry. In the...1990-2 Trade Cas. (CCH) [paragraph] 69,113 (D. Minn. June 1, 1990). (46) Baker **Hughes**, supra note 4, at 983 (emphasis added). (47) Id. at 988. (48) It is important...

...switching costs, a need to establish a reputation and overcome economies of scale. See, Baker **Hughes**, supra note 4, at 989 n.10. (49) Buyer power was mentioned in eight of...

6/3,K/23 (Item 5 from file:148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

02970535 SUPPLIER NUMBER: 04399185 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Exhibit hall directory - the Folio: Show.
Folio: the Magazine for Magazine Management, v15, p135(22)
Sept, 1986
ISSN: 0046-4333 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 25035 LINE COUNT: 02253

... Donnelley & Sons Company Editors Press, Inc. Faculty Press Graphics Productions Co. Griffon Graphics/Litho Prestige **Hughes** Corporation LithoCraft, Inc. Lorell Press Midland/Eagle Lithographing Company Modern Graphic Arts PennWell Printing Company...Edwards Brothers, Inc. Faculty Press Foote & Davies/Lincoln Graphic Productions Co. Griffon Graphics/Litho Prestige **Hughes** Corporation Jersey Printing Company, Inc. Judd's Incorporated Lancaster Press, Inc. Lorell Press Metroweb Passmore...Tom O'Reilly, President; Joe Kubik, Magazine Distribution Manager; John Nicholson, Sales Manager. BOOTHS 5, 6 **HUGHES** CORPORATION PLANT LOCATIONS:
HUGHES PRINTING COMPANY 34 NORTH CRYSTAL STREET EAST STROUDSBURG, PA

18301 HUGHES PRINTING OF CONN, INC. 60 MERRITT BOULEVARD TRUMBULL, CT
06611

"Hughes , 'The Publication Printing Center,' produces 118 magazines
and catalogs, applying unique concentration of business magazine...
...interest magazines and catalogs."

Serving: Magazine and catalog publishing.

Company representatives at exposition: R. Dale Hughes , president;
Edmund A. Krempa, vice president, sales; Joseph P. Venti, assistant to the
president; Joseph... consulting needs such as budgeting and strategic
planning, direct marketing campaign management, operating economics and
profitability analysis, renewal critique, fulfillment system analysis,
magazine/newsletter appraisal and representation and new publication launch
plans...

6/3,K/24 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

10050392 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**QAD: QAD customers help develop industry-specific and e-business software
functionality; Avon tops list of QAD customers in consumer products and
food & beverage industries driving QAD solution enhancements**

M2 PRESSWIRE

March 14, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 625

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... with QAD to drive the development of functionality that meets our
business requirements," said Chris Hughes , Director of Global Supply
Chain - U.S. at Avon. "We are excited about playing a...

... CPDG will drive QAD software enhancements in such areas as
e-commerce, pricing and promotion, **profitability analysis** by
customer/brand/category, customer service metrics, and product costing in
multi-national integrated supply...

?ds

Set	Items	Description
S1	39	ARTHUR (W) MIDDLETON (W) HUGHES
S2	23	RD (unique items)
S3	5	ARTHUR(2W)HUGHES AND PROFITABILITY (W) ANALYSIS
S4	3	RD (unique items)
S5	44	HUGHES AND PROFITABILITY(W)ANALYSIS
S6	24	RD (unique items)

?t s6/full/17,10

6/9/17 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06733343 Supplier Number: 56534343 (THIS IS THE FULLTEXT)

Service with a:- (customer service savings from electronic commerce)

Hughes, Arthur Middleton

Direct, v11, n13, p57(3)

Oct, 1999

ISSN: 1046-4174

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1358

TEXT:

The real money in e-commerce may not be in sales but customer service
savings

As American industry has grown, companies increasingly have become
separated from their customers. The old corner grocer knew his customers by
sight and greeted them by name. That's no longer possible for most American

stores or businesses, which have thousands or millions of customers. They don't know who their customers are and can't provide recognition. As a result, loyalty has gone out the window.

In the last 15 years, computers have become so sophisticated it is possible to store in a database the kind of information the old corner grocer used to keep in his head, and to use that information to build relationships with individual customers.

In the 1980s, companies began offering toll-free customer service lines to strengthen those relationships. Millions of Americans called businesses to ask questions. To support their customer service representatives, companies built operational databases so reps would have vital information about products, technical specifications, delivery status, etc. As calls came in, the rep brought up the needed information on screen, which he or she would then read to callers.

When they caught on to what was happening, marketers linked this system with the marketing database so the rep could see who the buyer was and what had been ordered. Caller ID was added to bring the customer's database record on screen before the call was answered. It was possible to have this kind of conversation:

"L.L. Bean. May I help you?"

"Yes. This is Nora Webster."

"Mrs. Webster. So nice to hear from you again. How did your granddaughter like the sweater you sent her last October?"

Wow! L.L. Bean remembers! This is what the corner grocer used to do - and we can do it today. This is recognition. This builds a relationship. This brings back loyalty. How many companies are doing this? Probably less than 5%. But the practice is growing, and it works.

Customer service, however, is expensive. At a cost of \$3 to \$5 per call, with thousands of calls per day, companies have seen a serious drain on the bottom line. Customer lifetime value analysis must be used to determine whether the helpfulness and relationship building is worth the cost. In some cases, companies found that it was not paying its way. Most banks that have done **profitability analysis** discovered about half of their customers were unprofitable. A good part of the lack of profits can be traced to the expense of customer service.

Federal Express provided a shining example of customer support by having reps who could field questions on the exact status of every package shipped at any time. A couple of years later, United Parcel Service set up a similar system. But this came at a significant cost. If every customer called to learn the status of their orders, all shipments would cost at least \$3 more than they do.

Enter the Internet

When people look at e-commerce, they complain that the value of products sold directly on the Web is still less than 1% of the value of products sold through other channels. They point out that few companies, including the likes of Amazon.com, are making profits from online sales to consumers.

This shortsighted criticism ignores the fact that the Web already is a highly profitable medium for reducing the costs of customer service. Instead of paying for a toll-free call and the cost of a customer service rep who is reading off a computer screen, companies are learning that their customers can look at that same screen on the Internet and get the answers themselves.

What's more, people like it better. When Sears Canada put its big book on the Net, it found that 97% of online buyers had the paper catalog in front of them. The 800 number was still at the bottom of each catalog page, but customers preferred to place their orders online rather than call a live operator. What is the savings to Sears Canada? About \$4 per order. Banks are also discovering savings from the Internet. Transactions made over the phone cost banks \$1 or more. Those made on the Web cost about a penny each.

The big advantage, however, is derived from inviting customers to come into our companies to read the same screens our employees read. Customers become part of our company family. This is real relationship marketing.

Picture the situation of a company meeting planner setting up a two-day seminar for about 50 customers. The planner is looking for a

suitable hotel near Fort Lauderdale, FL that has the facilities it wants at a cost within its budget. Let's see what can be done by clicking on the Marriott.com Web site.

The site asks meeting planners to specify the number of guests and the features and amenities (golf, beach, skiing, etc.) they want nearby. The screen shows that there are seven Marriott hotels matching the specifications exactly. Clicking on the Fort Lauderdale Marriott North Hotel, we see the available meeting rooms and specifications. Another click brings up a picture of the hotel, and another a map of how to get there. This is just great marketing.

Marriott's site was created in 1997. It provides information on 1,500 hotels whose annual revenue exceeds \$10 billion. Think back to how you would have planned a meeting before all this was available. You had to call Marriott, or other hotel chains, on the phone. A customer service rep, looking at information similar to this on a computer screen, would attempt to describe to you what he or she saw. The rep would offer to send you an expensive packet of information on hotels in the Fort Lauderdale area that would arrive a few days later. In the meantime you would probably have booked a hotel somewhere else. Your call would have cost Marriott at least \$10, plus the cost of fulfillment.

Right now, Marriott's meeting planner Web site is way ahead of the other hotel chains, which likely are working hard to catch up. But this type of site is not just for hotels. Every business-to-business firm in America (or the world, for that matter) can profit by opening up its internal data and making that information available to customers on the Web because:

- * The site will probably pay for itself through savings on toll-free calls and operator time.

- * It may increase sales to new prospects (although that's not a sure thing).

- * It provides a way to recognize and build relationships with customers that will improve loyalty and retention.

What companies are doing this?

Customers use Dell Computer's Web site to check their order status 50,000 times weekly. The same calls to Dell's customer service reps cost the company \$200,000 a week. Dell also saves several million dollars a year by encouraging some 200,000 customers per week to make their troubleshooting inquiries online.

But Dell has done something else: It's created more than 20,000 Premier Pages for individual companies. Each page displays standard computer configurations and prices that have been negotiated in advance with the particular company's management. A secure page linked to the Premier Page with a password provides account information for senior purchasing managers of the company placing the order, so they can track their organization's computer acquisitions.

Amazon.com uses cookies (messages given to a Web browser from a Web server to identify site visitors) to greet customers when they enter the site with on-screen statements like "Welcome back, Arthur." This is what the old corner grocer used to do. Now the Web lets companies do it too.

So when you hear people talking about how no one is making money on the Web, think again. They may be right. But what's happening is that hundreds of firms are saving money and building customer relationships on the Internet.

In the long run, these two factors will be more important than the total amount of direct sales to new customers.

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PUBLISHER NAME: Intertec Publishing Corporation, A PRIMEDIA Co.

PRODUCT NAMES: +9914380 (Customer Relations)

INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business)

05034474 Supplier Number: 76605783 (THIS IS THE FULLTEXT)

Your Best Customers May Be Different Tomorrow: Financial technology helps institutions predict which of their clients are worth fighting for. (Industry Trend or Event)

McKendrick, Joseph

Bank Technology News, v14, n7, p1

July, 2001

ISSN: 1060-3506

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1884

TEXT:

With both economic and competitive pressures coming to bear on financial institutions, bankers are under the gun to wring more profits from all lines of business. That's no easy job in any industry, but it's especially tough for commercial banks, where up to half of the customer base may be unprofitable today.

The venerable 80/20 rule—in which 80% of profits come from 20% of customers—doesn't even apply to the banking world anymore. Instead, according to Newton, MA-based Meridien Research, 20% of customers generate about 150% of revenues in many banks. At the bottom end, about 30% of the customers actually drain 50% of the profitability.

These marginal customers typically consist of "bargain seekers, or customers who are lured in with a great pricing scheme, then leave as soon as the bank tries to make money," says Tom Richards, research director of customer relationship management technologies for Meridien. The remaining customers in the equation "just kind of bump along on the bottom," Richards adds. "They don't make (the bank) much, and they don't drain much."

How do banks identify who's in that golden top 20%? And how can the unprofitable segment be coaxed up into more profitable relationships?

Through detailed analysis—nearly all of it fueled by technology—some banks are finding that profitability lies in unexpected places. For instance, the lucrative high-income segment is growing increasingly diverse, and banks need to rethink their strategies for reaching underserved market segments. For example, the U.S. Census Bureau calculates that the incomes of the top 5% of African-American households have grown by 50% over the past decade, to \$107,000. Top Hispanic/Latino household income has also jumped to about \$100,000. Overall, African-American purchasing power is approaching \$300 billion a year, while the United States' Hispanic/Latino population has about \$170 billion in purchasing power.

Meanwhile, the number of households headed by minorities and women with annual incomes of more than \$100,000 is expected to double, to 1.6 million, by 2010.

Proper deployment of **profitability analysis** tools will help banks identify and serve such potentially profitable segments. Still, discovering and catering to these potentially profitable customer groups is not so simple.

"Behavior, not demographics, drives customer profitability," says Meridien's Richards. "Different consumers, even from the same demographic groups, engage in all different kinds of behaviors."

Two customers with the same demographic and income profile are likely to use bank resources differently, Richards says. For example, one person may write a check for a particular item, while the other will use a debit card.

"They are consuming different levels of resources to get the same job done," the analyst continues. "That becomes critical when the institution is trying to determine not only who is profitable but who has the potential for being profitable, and about how they allocate resources to customers who are less profitable than others."

Of course, the results of such an analysis may fly in the face of conventional wisdom, which dictates that it's cheaper to hang on to a customer than replace that customer. A good business, in theory, will pull out all stops to retain every customer it can. However, it's simply not profitable to try to hang on to every customer, says Richards. Some

customer segments use more bank resources, while others have high service requirements.

ENTER THE VENDORS

Customer **profitability analysis** will help distinguish whether customers are part of the high-profit or high-maintenance segment, driving marketing strategies in the process.

"You want to be able to cross-sell and up-sell profitable portfolio products and services to these customers," says Gary Parisi, business development manager for Acxiom MarketWise, headquartered in Bloomington, MN. "Before, bank managers were measured on the number of products and services that the customer had. They found out that the customer could have five unprofitable relationships with the bank, instead of just one. You can't make that up in volume."

For some banks, especially those with formidable IT strength, customer profitability analyses have produced some eye-popping results. Fleet Bank, for instance, discovered half of its customers were essentially unprofitable. First Union Corp. found that what it considered the lower fifth of its customer base in income was its most profitable segment.

Across the board, customers with razor-thin checking balances, including many who come from relatively low-income households, can represent a lucrative segment for banks. "The number one money maker for retail banks is fees for insufficient funds," says Kim Sutherland, director of Market Line Associates, based in Atlanta.

First Bancorp of Naples, FL, which serves real estate and high-end commercial customers, also encountered some eye-opening data when it recently implemented a customer **profitability analysis** system.

"We had some customers that we thought, on the surface, would be very profitable, with an average of \$300,000 in business accounts," says Jerry Williams, chairman and chief executive officer of First Bancorp. "What we didn't pull out of that was the fact that some write more than 275 checks a month. Once you apply those labor costs, it's not a profitable customer. But, branch managers were treating them as better customers. Our industry as a whole has never been able to track those things-understand what the labor piece of that means. We only look at one portion."

First Bancorp implemented a customer profitability system from Milwaukee-based Metavante Corp. that pulls data from every general ledger account across the company.

"Our CRM strategy is beginning to have a very positive impact on our organization," Williams reports. First Bancorp has increased its business by 32% as a result of its new **profitability analysis** capabilities, he says. By repackaging products to better suit customer behaviors, First Bancorp expects to capture close to \$1.5 million in additional revenue over the next year.

"When we first put in Relationship Profitability and did the first reports for the commercial loan officers, I had them write down who they thought their top five customers were," says Larry Hutt, a vice president with Metavante, which is a wholly owned subsidiary of Marshall & Ilsley Corp. "What they learned was, two out of those five, on average, were actually profitable at the bank."

New IT on the market- often working in conjunction with CRM systems- provides bank managers the capability to analyze and decipher the profitability of various customer segments. A number of systems on the market are capable of providing such analytic functionality. (CRM is not a technology in itself, of course, but a process of gathering and retaining information about customers and their interactions with your institution.)

"It's fair to say, on balance, the industry still has a way to go," says Richards. "But, it's not a systems issue; it's a management issue. I've sat in meetings where activity-based costing groups have stood up in front of management teams to explain their findings, and the results have been catastrophic. Typically, these guys have been managing profitability based on the general ledger or some accounting finance- based system. They're suddenly confronted with the customer profitability through allocated costing, which divides costs by total transactions and therefore assigns a "cost per transaction." Richards says activity-based costing, which measures individual transactions, paints a more accurate picture.

For example, if an ATM machine costs \$10,000 a month to maintain and only one customer uses it during a given month, allocated costing would

look at that one customer as costing the bank the entire \$10,000.

"Allocated costing cannot account for excess resources; it cannot account for resources that the bank is carrying that aren't utilized because it doesn't know the difference."

Activity-based costing would only factor in the cost of the single transaction and writes off the entire ATM infrastructure cost separately, as excess capacity.

Other lines of thinking also emphasize the value of products customers are buying. If a customer can be persuaded to buy another bank product, their profitability to the bank increases. Some banks are seeing success with the concept of "next best product," says Arthur M. Hughes, vice president for strategic planning of M/S Database Marketing in Los Angeles and author of *The Complete Database Marketer*.

"Typically, a bank has about 17 products, such as home equity loans, credit cards, savings accounts or CDs," he explains. The key is discovering what the next level of appropriate product should be introduced in an up-sell. Plus, certain products have higher retention rates than others."

Banks have to learn to sell the right products to a particular customer. Customers that already hold \$300,000 policies would laugh off a \$2,000 life insurance offer, Hughes says. Likewise, a home equity loan offer would not work for renters.

"You use the **profitability analysis** to figure out first, how profitable are these people to start with," he says. "Then, for each person, you look for the products they don't have. What is the possible profitability for each person with each one of those products? You can figure it out by looking at the person, income, value of his home, amount of money in the bank. The second step is to rank all the next-best products in terms of probability: What is the probability the person will snap at this new thing?"

This scoring can be added to teller, loan officer and customer-service screens to drive new sales.

To build an effective customer analysis system, a bank needs to integrate all channels and databases with customer information.

Says Acxiom's Parisi: "You have to create a single view of the customer. If they bring this customer information together and 10% to 20% of this consolidation is wrong, then they miss customer relationships."

Two separate IT silos could handle the same customer as two separate relationships for years, he warns. "The question is: How do I get a single customer view so I can do truly accurate customer **profitability analysis** based on the total relationship with the customer? I need an accurate, 360-degree view of the customer."

It's also important that all bank representatives, such as branch managers and loan officers, have access to the same customer **profitability analysis** information, says Kim Sutherland, director of Market Line Associates, based in Atlanta.

"Right now, that's not the norm in the banking industry, where everybody has access to the same information at the same time." This creates confusion among customers that are accessing differing bank services through different channels, she adds.

"If you're going to pass information back to a touchpoint," she says, "the number one piece of information you should be able to pass back is customer profitability."

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THIS IS THE FULL TEXT: COPYRIGHT 2001 American Banker-Bond Buyer

Subscription: \$59.00 per year. Published monthly.

COPYRIGHT 2001 Gale Group

PUBLISHER NAME: American Banker-Bond Buyer

COMPANY NAMES: *First Bancorp Inc.; Metavante Corp.

EVENT NAMES: *220 (Strategy & planning)

GEOGRAPHIC NAMES: *1USA (United States)

PRODUCT NAMES: *9912611 (Management Information Systems); 6010000

(Banking Institutions)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation)

SIC CODES: 6000 (DEPOSITORY INSTITUTIONS)

NAICS CODES: 5221 (Depository Credit Intermediation)

TICKER SYMBOLS: FBCV

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